

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Chenell Nyree Ragin
Debtor

Case No. 18-03570-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: KADavis
Form ID: 309I

Page 1 of 1
Total Noticed: 16

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Chenell Nyree Ragin, 715 Franklin Ct, East Stroudsburg, Pa 18302-6673
5100515 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
5100517 +Country Club of the Poconos, 1445 Big Ridge Dr, East Stroudsburg, PA 18302-6786
5100520 +Geico, 5260 Western Avenue, Chevy Chase, MD 20815-3799
5100522 +Middle Smithfield Township, 147 Municipal Drive, East Stroudsburg, PA 18302-9519
5100523 +Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041
5100524 +Reliant Capital, 670 Cross Pointe Rd, Columbus, OH 43230-6862
5100526 +Usd/Gleisi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: patrick@armlawyers.com Aug 29 2018 19:16:18 Patrick James Best, ARM Lawyers,
18 North 8th Street, Stroudsburg, PA 18360

tr +E-mail/Text: dehartstaff@pamdl3trustee.com Aug 29 2018 19:16:57
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625

ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 29 2018 19:16:44 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722

5100516 +EDI: CITICORP.COM Aug 29 2018 23:09:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

5100518 +EDI: RCSFNBMARIN.COM Aug 29 2018 23:08:00 Credit One Bank, 585 S. Pilot Street,
Las Vegas, NV 89119-3619

5100519 EDI: AMINFOFP.COM Aug 29 2018 23:08:00 First Premier Bank, PO Box 5524,
Sioux Falls, SD 57117-5524

5100521 +EDI: IIC9.COM Aug 29 2018 23:09:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378

5100527 +EDI: WFFC.COM Aug 29 2018 23:08:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5100525 Tolls By Mail, PO Box 15183

TOTALS: 1, * 0, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com,
Patrick James Best on behalf of Debtor 1 Chenell Nyree Ragin patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Chenell Nyree Ragin**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) **First Name Middle Name Last Name**

United States Bankruptcy Court **Middle District of Pennsylvania**
 Case number: **5:18-bk-03570-JJT**

Social Security number or ITIN **xxx-xx-1545**EIN **-----**Social Security number or ITIN **-----**EIN **-----**Date case filed for chapter **13 August 28, 2018****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chenell Nyree Ragin	
2. All other names used in the last 8 years	dba Ragin's Corporate Cleaning, fka Chenell Joseph	
3. Address	715 Franklin Ct East Stroudsburg, Pa 18302	
4. Debtor's attorney Name and address	Patrick James Best ARM Lawyers 18 North 8th Street Stroudsburg, PA 18360	Contact phone 570.424.6899 Email: patrick@armlawyers.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: August 29, 2018

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors	October 1, 2018 at 10:00 AM	Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	*** Valid photo identification and proof of social security number are required ***	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: November 30, 2018
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: November 6, 2018
	Deadline for governmental units to file a proof of claim:	Filing deadline: February 24, 2019
	Deadlines for filing proof of claim:	
	<p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	